

SPOTLIGHT

American Income Life & National Income Life • August 2003 • Volume 36 • Number 8



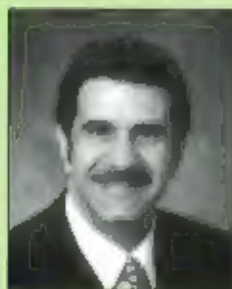
\$9,547,926

Record Breaking Production!



*Founder's Club &
President's Club*

Don't Hesitate



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"I did the math, compared our abilities with our capabilities, and I made the plan with confidence."

Let me first start off by saying, "Congratulations on another record-breaking month." American Income and National Income's sales force brought in a total of \$9,547,926 in Net ALP for the month of July.

Second, let me say I am overwhelmed at the possibility we are getting closer and closer to having a \$10 million month, and I am pleased we keep raising the bar – for ourselves.

I heard a saying recently and wanted to share with you what I got from that message. The saying is:

"These things are good in little measure and evil in large: yeast, salt and hesitation."

In other words, hesitation is good if only for a brief moment. Conversely, if hesitation is something which lasts more than a moment, an opportunity may pass you by.

At American Income, I believe hesitation is *not* a part of our vocabulary. I believe we have not missed an opportunity, a moment or a chance to prove we are the best union company or the best sales force working in the insurance industry today.

Having said that, I want us to throw caution to the wind and give our \$100 million goal a fair shot. I know we can make this goal a reality. I believe we can make it a reality, and I am confident it will happen. It is now up to you – believe you can do it, and know you have the confidence to make it

happen.

A sales force that can pull in record-breaking numbers month after month can feasibly pull in record-breaking numbers year after year. I believe this as fact and you should too.

Henry Ford II once said:

"Nobody can really guarantee the future. The best we can do is size up the chances, calculate the risks involved, estimate our ability to deal with them and make our plans with confidence."

I did the math, compared our abilities with our capabilities, and I made the plan with confidence.

I am excited because as we finish out the year I am confident we will have a record-breaking month in both September and October. I am also confident we will have a record-breaking December to finish the year off with a bang.

We are working hard everyday to provide you with the tools you need to succeed. We are also looking for new ways to provide you with incentives and motivation. This month's magazine is packed-full of interesting motivational incentives. Take a look on Page 4, we have highlighted Hawaii and the new Six-Months Contest. On Page 12, we have showcased the reinstated Founder's Club, and on Page 13, we touched on the new President's Club. Also, we introduced the new AIL Cancer Plan on Page 16 and 17. Plus, don't forget to check out Larry Strong's comment on Page 19, and find out what's going on in the New York Public Relations arena on Page 21.

Without hesitation, I can say there is so much going on Company-wide that it is hard to keep track, and, with this flurry of activity, we are sure to see our way to \$100 million and beyond. Just remember, if we build our future now, American Income and National Income will be a force to be reckoned with in the union market, now and for generations to come.

Get Excited!

Dates to Remember

Wednesday, Aug. 27, 2003

All business and PR credits must be received in Waco to count for August production.

Monday, Sept. 1, 2003

The Home Office will be closed for the Labor Day holiday.

Friday, Sept. 26, 2003

All business and PR credits must be received in Waco to count for September production.

Wednesday, Oct. 29, 2003

All business and PR credits must be received in Waco to count for October production.

Monday, Nov. 24, 2003

All business and PR credits must be received in Waco to count for November production.

Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

Total Bonuses Paid Out

This month American Income paid out a total of \$755,509.60 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

Congratulations are in Order!

Abdulrazzaq Ahmed, an Individual Producer with the Scott Smith Agency, has achieved \$100,000 of in force premium over the last 13 months.

Yvonne Hernandez, a GA with the David Cohen Agency, has achieved \$100,000 of in force premium over the last 13 months.

David Wang, an MGA with the Scott Smith Agency, has achieved \$200,000 of in force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Gracias, Merci & Thank You!

Dear AIL:

I want to thank you for your generous contribution of \$5,000 to the International Brotherhood of Teamsters to help sponsor our anniversary program, the Teamsters 100th Anniversary. Your cooperation and support means a lot to the Teamsters Union as we celebrate this great event.

On behalf of the 1.4 million members of the Teamsters Union, I thank you.

Sincerely,

James P. Hoffa
Teamsters General President

Dear AIL:

Thank you so much for helping launch "Project Union-made," our new online catalogue of US-made services and goods.

Assembling and maintaining such a massive database is a monumental undertaking for our department, and your help is greatly appreciated.

We will take every opportunity to tell union members and the public how your generosity helped bring this new program into being.

Many thanks,

Charles E. Mercer
Union Label & Service Trades Dept. President

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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Did you Know...

- * Hawaii is made up of 137 islands which are situated at the northern tip of the Polynesian Triangle, an expanse of ocean approximately the size of North America and Europe combined.
- * Hawaii is home to the longest continuously erupting volcano. Kilauea Caldera has been producing a lava flow since January 1983.
- * From the mountain of Wai'ale'ale, the wettest spot on earth with an average 485 inches of rainfall a year, to the summits of Mauna Kea and Mauna Loa, where there are often blankets of snow, Hawaii has virtually every geographic formation, terrain and climate to be found on Earth.
- * If you're afraid of snakes, Hawaii is the place for you. Hawaii has no snakes in the wild.
- * That cultural diversity is what gives Hawaii its unique character. Almost every nation and ethnicity can be found in Hawaii. From food to art and music to customs, it is all represented in one way or another.
- * Hawaii has the only U.S. city to be founded by royalty.
- * Hawaii is one of the most geographically isolated, continuously populated spots on Earth.
- * Hawaii offers more than 300 exciting things to do – ocean adventures, must-see attractions, helicopter tours, award-winning luaus, historical monuments and national parks.

Did you know you could be eligible for a trip to Hawaii?

To discover more about Hawaii and its rich background log onto hawaii.com or be a winner in American Income and National Income's *Six-Months Contest*. Join fellow Producers in February 2004 as you embark on a journey of discovery and adventure – experience Hawaii up close and personal. For more details on the *Six-Months Contest*, contact your SGA or log onto aillife.com.

Aloha!



Promoted To Supervising Agent

Kenyon Adams Gleb Ostrosky Mississippi	Valerie Dawson Eric Ogilione New Jersey	Gregory Gibson Ali Shalrak Virginia	Robert Kimball Geneser-Geneser Missouri	Byron Paz Joslin Chikara Carolina	James Stallings Vind Basu Texas
John Agnew Eric Ogilione Hawaii	Philip Deans Rick Alrig Quebec	Anthony Grant Ali Shalrak Virginia	Shannan Lanc Nick Nirkowski Louisiana	David Poole Allan Jennings Alabama	Christian Stanley John Aken Nebraska
Shujah Awan Eric Ogilione New Jersey	Terry Dieckmann Mark Hancock Indiana	Maria Guerrero David Cohen California	Rae LaPearl Ali Shalrak Virginia	Celia Questin Rick Alrig Hawaii	Karen Stockwell Steve Harrison Arizona
Theresa Baumgartner Rick Alrig Saskatchewan	Gregory Drake Geneser-Birman Illinois	Lewis Hammond Scott Smith Michigan	Joseph Laro Ogilione-Brater Massachusetts	Benoit Rheauine Rick Alrig Quebec	Marsha Toddevans Scott Smith Michigan
Mickey Benic Scott Smith Illinois	Aleisha Ferreira Guy Rooelle Vermont	Kemmie Holmes Scott Smith Michigan	Gavin Linterik Rick Alrig Alberta	Claudia Rodriguez Janis-Fari California	Robert Ward Coyser-Birman Illinois
Ronald Caskey Bill Jennings Colorado	Gilbert Franklin Tom Williams Florida	Randall Horne Scott Smith Michigan	Patricia Longenecker James Sarace Ohio	Tanea Rowe Allan Jennings Alabama	
Michael Chesney Geneser-Birman Illinois	Tony George Geneser-Birman Illinois	Michael Hufford Steve Harrison Arizona	Jason McArthur Allan Jennings Alabama	Patrick Rowland David Zephia Connecticut	
James Cobb Nick Nathowski Louisiana	Lauren Geyer Matt Zipper Florida	Lea Hume Ali Shalrak Virginia	Curtis Moody Matt Blument Maryland	Michael Schultz Geneser-Geneser Kansas	
Derick Davison Eric Ogilione New Jersey	Michel Gibbs Eric Ogilione New York	Vanessa Kanaan Ramin Kouladi Nova Scotia	Edward Neequaye Geneser-Birman Illinois	Douglas Skapyak Joseph Minsert Wisconsin	

Promoted To General Agent

Susan Bergh Eric Ogilione New Jersey	Desislava Dimitrova John Akers Nebraska	Arthur Greene Scott Smith Michigan	John Hyman Phillips-Jennings New Mexico	Louis Null Eric Ogilione Pennsylvania	Robert Pomerleau Rick Mansfield Maine
Robert Boyer Eric Ogilione New Jersey	Marshall Ducote Nick Nirkowski Louisiana	Joseph Heptig Geneser-Geneser Missouri	Kyle Kozel Geneser-Geneser Missouri	Alfred O'Connor Darbon Oldham New York	Michael Rondout Ogilione-Brater Massachusetts
Ronald Cannon Geneser-Birman Illinois	Terrence Ford Eric Ogilione Pennsylvania	Chris Hernandez Scott Smith Illinois	Brock MacKay Allan Jennings Alabama	John Odorezynski John Akers Iowa	Christina Tang Eric Ogilione New Jersey
Jason Crenshaw James Sarace Ohio	Alec Friedman Tom Williams Florida	Thomas Holstein Geneser-Geneser Missouri	James Meyers Geneser-Birman Illinois	Anthony Owens Bill Jennings Colorado	Oswald Zaldana David Cohen California
Adam Cruts Geneser-Geneser Missouri	Bryan Gillespie Eric Ogilione New York	Denise Howard Matt Blument Maryland	Elisa Nelson Williams-Williams Georgia	Jeremy Pilarte Geneser-Birman Illinois	

Promoted To Master General Agent

Edward Clunk Mike Jones Ohio	Patrick Holt John Akers Iowa	Costa Kyriatis Rick Alrig British Columbia	Michael Pope James Sarace Ohio	Leo Soucy Rick Mansfield Maine	Anthony Thomas Tom Williams Florida
Matt Dwoeak John Akers Nebraska	Bryan Johnson Geneser-Birman Illinois	James Lawrence Eric Ogilione New Jersey	Karlton Roberts Eric Ogilione Pennsylvania	Daman Spicer Geneser-Geneser Missouri	
Roland Fletcher Geneser-Birman Illinois	Todd Johnston Ramin Kouladi Nova Scotia	Vedran Pipinic Eric Ogilione New York	Jason Schieman Eric Ogilione New York	Douglas Stewart David Cohen California	

INDIVIDUAL PRODUCERS



1. Rusty Jewell
Metairie, LA



2. Sharon Zalut
Columbus, OH



3. Nadia King
Santa Rosa, CA



4. David Wang
Woodridge, IL



5. Timothy Cruise
Woodridge, IL



6. John Rice
Concord, CA



7. Dimitri Gailit
Winnipeg, MB



8. John-Christopher Go
Los Angeles, CA



9. James Dattilo
Jacksonville, FL



10. James March
Irving, TX

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

July Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Rusty Jewell	\$21,463	86		Rusty Jewell	Nick Nitkowski
2. Sharon Zalut	21,413	97		Keith Zabrocki	Marc Morton
3. Nadia King	20,376	90		Sara Beckley	Altig-Orlovic
4. David Wang	19,967		74.4	David Wang	Scott Smith
5. Timothy Cruise	19,535		78.5	Steven Jakubczak	Scott Smith
6. John Rice	19,126		69.9	John Rice	Jatoff-Foti
7. Dimitri Gailit	18,928	100		Chad Deley	Rick Altig
8. John-Christopher Go	18,516	81		Donna Coffey	David Cohen
9. James Dattilo	17,871		72.2	James Dattilo	Marc Zipper
10. James March	17,562	87		Kent Booze	Vlad Basov
11. Lea Somo	16,954	99		John Baldo	Giglione-Brister
12. Terry Sullivan	16,814	88		Terry Sullivan	Geneser-Geneser
13. Rachel Arenas	16,343	90		Ryan Stenglein	Rick Altig
14. Marlon Underwood	16,154		67.9	Marlon Underwood	Scott Smith
15. Matthew Wolfanger	16,112		83.2	Paul Rumbuc	Durhon Oldham
16. Gaurang Pandya	15,792		74.5	Margaret Harrison	Joshua Chalom
17. Robert Ulreich	15,599		85.6	Roger Johnson	Jatoff-Foti
18. Roy Glover	15,577	99			Shashi Parekh
19. Tim Molitor	15,543	92		Tracy McNallan	Rick Altig
20. Gerardo Leon	15,462	100		Kent Booze	Vlad Basov

* Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Rusty Jewell	\$186,752	86		Rusty Jewell	Nick Nitkowski
* 2. David Wang	145,124		74.4	David Wang	Scott Smith
* 3. Timothy Cruise	126,101		78.5	Steven Jakubczak	Scott Smith
* 4. Marlon Underwood	114,415		67.9	Marlon Underwood	Scott Smith
* 5. James Dattilo	104,394		72.2	James Dattilo	Marc Zipper
* 6. Matthew Wolfanger	101,037		83.2	Paul Rumbuc	Durhon Oldham
* 7. Russell Morris	91,285		83.9		Marc Zipper
* 8. Ruben Soberanes	89,402		69.4	Doreen Ryan-Foti	Jatoff-Foti
* 9. Michael Nowak	85,789	88		Jim Bianchi	Durhon Oldham
* 10. Jinzhou Zhao	84,961		88.1	Rob Hay	Rick Altig
11. Samuel Christmas	83,538		72.5	Kevin Khadvian	Scott Smith
12. Stefan Reynolds	82,834		74.8	Lawrence Hauck	Steve Friedlander
13. Robert Ulreich	82,603		85.6	Roger Johnson	Jatoff-Foti
14. Karen McQuoid	81,722	97		Lawrence Hauck	Steve Friedlander
15. Allan Gilbert	81,518		70.4	Denise Gilbert	Scott Smith
16. Jennifer Baron	81,106		76.8	William Cook	Tom Williams
17. Mary Ann Gaelic	79,218		74.1	Lawrence Hauck	Steve Friedlander
18. Gaurang Pandya	77,387		74.5	Margaret Harrison	Joshua Chalom
19. Nanda Duraisami	77,333		84.9	Bill Hayer	Rick Altig
20. Scott Remmey	76,997		82.9	Jeffrey Dinocento	Eric Gigliione

* Percentage of Net to Gross

MONETARY DONATIONS**American Income & National Income**

- Contributed \$500 to D.C. Friends of Ireland for the 2003 Belfast Children's Summer Program.
- Contributed \$500 to the Halifax Labour Day Planning Committee.
- Donated \$500 to the United Association of Journeymen & Apprentices of the Plumbing and Pipefitting Industry.

Rick Altig Agency

- Gave \$200 to the Kingston Labour Day fund.
- Contributed \$250 to the Saskatchewan Provincial Building Trades Association.
- Donated \$410 to Local 71's Dad's Golf Tournament.
- Contributed \$500 to the Washington State Building Trades scholarship.
- Gave \$450 for the *On Course for Courage* program.
- Gave \$400 to the Fondation de l'école Horizon-Soliel.
- Donated \$300 to the Paris Landing Conference.
- Contributed \$200 to the CJA Local 247 picnic.
- Contributed \$150 to the Alberta Regional Council of Carpenters.

- Contributed \$200 to the Northwest Oregon Labor Council picnic.
- Gave \$200 to the VFW patient family housing fund.
- Donated \$250 to the London Labour Council.
- Gave \$250 to the Waterloo Regional Labour Council.
- Donated \$100 to the North Bay Labour Council.
- Donated \$500 to the Ottawa District Labour Council.
- Contributed \$250 to the Firefighters' Golf Tournament.
- Contributed \$400 to the IBT Joint Council 35 Charity Golf Tournament.

Mike Jones Agency

- Donated \$2,000 to be a sponsor of the United Way and Labor Golf Outing.

Guy Rouelle Agency

- Gave \$100 to the Vermont Fire Cadets Academy scholarship program.
- Donated \$100 to an injured local firefighter.

Total \$8,710.00OTHER DONATIONS**Rick Altig Agency**

- Donated prizes to the USWA 7619 Golf Tournament.
- Participated in the Building Trades Dad's Tournament.
- Contributed prizes to the USWA District.
- Participated in the UFCW 555 Golf Tournament.
- Participated in the IBT 328 Golf Tournament.

Mike Jones Agency

- Donated 600 lbs. of food to the Labor Bank on behalf of the Letter Carriers Local 700.

Guy Rouelle Agency

- Donated a carload of canned goods and food to an injured local firefighter.

A Quality View

Producers One on One

Many people and experts can offer advice on submitting quality business, but no advice is as valuable as that which comes from your peers. Your peers are an excellent source of information. They have been there, done that, so to speak, and will often times let you know what works and what doesn't. Let's take a look at what these two outstanding Producers had to say about submitting quality business.

**Lance Brown**

Individual Producer
David Cohen Agency
83.3 Percent Retention

"I have been in the insurance industry for about 12 years. I have been with American Income for five. I came to AI because of the lead potential, the income potential and the freedom they offered me as a Producer. This has been an outstanding opportunity, and a choice I am glad I made.

A typical day for me involves making phone calls in the morning where I handle all of my customer service issues like lapses, problems and corrections. In the afternoons, I usually try to make about five to seven appointments in the field.

As for business quality, I believe it starts the moment I step out into the field. Once you are in someone's home, you have to start building trust and developing a relationship. You also have to make yourself available to discuss an array of topics. If you show an interest in your prospects then they will show an interest in you. It is all about give and take just like in any other relationship. After the relationship is established, servicing that business is the next natural step.

Customer service and follow-up are key. This is why I devote most of my mornings to making phone calls. Keeping the channels of communication open leads to business longevity and referrals. Personal one-on-one contact every three to six months is important as well. When you are continuously focusing on service, you are less likely to lose a customer.

The advice I would give new Producers just starting out is, work, work, work. If you don't spend the time in the field it just won't happen. Also, remember to stay in touch with your clients and follow-up on everything."

**Jinzhou Zhao**

Individual Producer
Rick Altig Agency
88.1 Percent Retention

"I organize my week based on the 4/2/1 plan. What this means is that I spend at least four days in the field, two days making calls and setting up appointments, and one day I focus on customer service.

I believe customer service merits some focus and attention because that is what keeps your customers from lapsing, or cancelling. What I like to do is watch the weekly reports. For me, this is the best way to keep track of my customers. If I notice a problem, I call to help that client find the right solution for them.

A Producer's primary concern should always be his or her customer, and filling that customer's needs. When you make the right fit to begin with, you are less likely to see cancellations. From a quality stand point, fitting the client's needs should always be a top priority.

American Income has offered me a unique opportunity. When no one else would hire me, Mr. Rapoport did. He also told me I was going to be successful. If I were to tell a new Producer, just starting out, what it takes to be successful, I would tell them to be persistent, set realistic goals and never miss a bonus. Being a little disciplined and a lot hard working never hurts either."

SUPERVISING AGENTS



1. Mary Ann Gaelic
Auckland, NZ



2. Patty Esparza
Denver, CO



3. Jarrod Taylor
Chattanooga, TN



All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$29,295	\$41,736	96		3	Lawrence Hauck	Steve Friedlander
2. Patty Esparza	20,642	22,377	91		3	Joshua Goodman	Bill Jennings
3. Jarrod Taylor	18,170	19,722	92		3	Matthew Wood	Rick Altig
4. Dustin Venekamp	17,553	24,382	96		3	Gregory Krier	Rick Altig
5. Dale Cheney	16,073	20,024		83.2	4	Michael Hanson	Altig-Martyn

All Time Record to Beat
Month: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
Month: \$237,992 Net ALP Vladimir Opra


YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$94,823	\$176,777	95		3	Lawrence Hauck	Steve Friedlander
2. Stefan Reynolds	71,851	131,456	97		2	Lawrence Hauck	Steve Friedlander
3. Todd Kubes	44,693	91,596	83		1	Sara Beckley	Rick Altig
4. Cassandra Baryk	39,000	68,407	85		2	Eric Guinn	Ali Shahrak
5. Allan Gilbert	35,090	118,208	83		5	Thomas Reddoch	Scott Smith


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS

1. Robert Morrison
Kanata, ON



2. Peter Athas
Ridgeland, MS



3. Shannon Richardson
Swansea, IL



4. Robert Dunn
Columbus, OH



5. Elaina Bosco
Ft. Lauderdale, FL



All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

July Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Robert Morrison	\$67,526	\$67,526	89		15	Timothy Simpson	Rick Altig
2. Peter Athas	44,579	54,438		71.5	7	Samuel James	Gleb Ostrovsky
3. Shannon Richardson	42,430	44,939		73.0	6	Joshua Robinson	Geneser-Bitman
4. Robert Dunn	40,183	40,849	95		6	Keith Zabrocki	Marc Morton
5. Elaina Bosco	35,266	42,514		75.6	6	William Cook	Tom Williams
6. Barry Dillah	33,860	39,960		69.8	7	David Hausman	Eric Giglione
7. Chris Hernandez	32,705	44,011		71.6	5	James Beck	Scott Smith
8. Jerald Muhammad	28,612	36,468		74.0	5	Gregory Partee	Vic Hancock
9. Mark Reddington	28,581	37,313		69.4	4	Paul Rumbuc	Durhon Oldham
10. David Raymond	27,476	29,357	93		4	Joseph Diecedue	Nick Nitkowski

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Robert Morrison	\$182,498	\$182,498	89		15	Timothy Simpson	Rick Altig
* 2. Lori Boynton	172,479	172,479		74.6	4	Gary Williams	Rick Altig
* 3. Shannon Richardson	170,158	217,132		73.0	6	Joshua Robinson	Geneser-Bitman
* 4. Mark Reddington	168,383	211,040		69.4	4	Paul Rumbuc	Durhon Oldham
* 5. Benjamin Gibbs	166,084	209,564	79		2	Roland Fletcher	Geneser-Bitman
6. Peter Athas	155,367	213,589		71.5	7	Samuel James	Gleb Ostrovsky
7. Tracey Johnston	147,836	172,208	78		7	Patrick Shehan	Geneser-Geneser
8. Kevin Leonard	145,769	213,651		68.3	3	Marlon Underwood	Scott Smith
9. Elaina Bosco	139,161	199,408		75.8	6	William Cook	Tom Williams
10. Eric Tutobene	137,337	197,256		72.2	3	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Founder's Club

Established in the 1980s in honor of Mr. Bernard Rapoport, American Income's founder, the Founder's Club recognizes those Individual Producers and Public Relations Representatives who consistently distinguish themselves as true leaders and outstanding achievers. This club has just recently been re-instated due in large part to its popularity. Below are the revised qualifications for the 2003 Founder's Club.



Individual Producers

- ◆ Produce \$10,000 of Net ALP for four consecutive months with a 76 percent retention rate.
- ◆ Must have eight full months of tenure as an active Producer.

Public Relations Representatives

- ◆ For four consecutive months, generate 2,200 lead cards per month.

OR

- ◆ Submit nine TGs (groups)* per month for four consecutive months with a combined minimum of 5,500 members per month.

* Groups must have a minimum of 50 members and have a three percent response rate before it will count as a group towards qualification.

Qualifiers Receive

- ◆ A Founder's Club ring upon first time qualification.
- ◆ Subsequent qualifications a diamond will be added to the ring or the qualifier can request a ring for their spouse.

Founder's Club qualifiers will be listed in *Spotlight* quarterly. For more information on the Founder's Club, contact your SGA.

President's Club

Established in January of this year, the President's Club recognizes those Individual Producers and Public Relations Representatives who commit themselves, year after year, to turning in not only quantity but quality business. The qualifiers of this Club will also be recognized at convention for their outstanding performances throughout the year. Below are the qualifications for the 2003 President's Club.



Individual Producers

- ◆ Produce \$100,000 of Net ALP in the calendar year with an 80 percent retention rate as of Dec. 31, 2003.
- ◆ Must have eight full months of tenure as an active Producer.

Public Relations Representatives

- ◆ Generate 24,000 lead cards in a calendar year.

OR

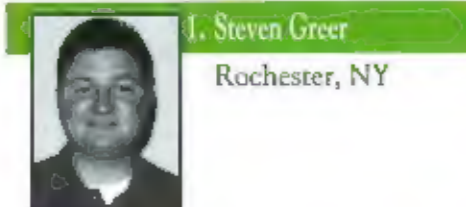
- ◆ Obtain 96 TGs (groups)* plus have 12,000 cards.

* For a group to count towards qualification, the group must have a 50 member minimum and have a three percent return with a minimum of 10 cards.

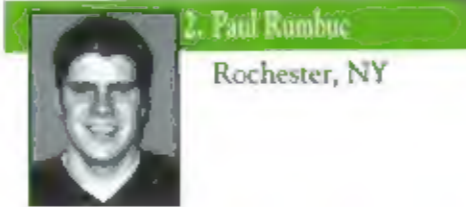
Qualifiers Receive

- ◆ First time qualifiers will receive a President's Club ring and \$1,000.
- ◆ Subsequent qualifications a diamond will be added to the ring or the qualifier can request a ring for their spouse plus the qualifier will receive \$1,000.
- ◆ Qualifiers will be eligible to come in one day early to convention.

President's Club qualifiers will be listed in the February 2004 *Spotlight*. For more information on the President's Club, contact your SGA.



1. Steven Greer
Rochester, NY



2. Paul Rumbuc
Rochester, NY



3. Jim Bianchi
Rochester, NY



4. Brian Quinn
Kansas City, MO



5. Lawrence Hauck
Auckland, NZ

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

July Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Steven Greer	\$98,081	\$114,366		75.9	11	Durhon Oldham
2. Paul Rumbuc	97,502	187,912		73.4	15	Durhon Oldham
3. Jim Bianchi	86,670	105,015		70.8	10	Durhon Oldham
4. Brian Quinn	84,579	93,093	87		13	Geneser-Geneser
5. Lawrence Hauck	84,387	94,770		72.0	8	Steve Friedlander
6. Steve Foti	74,370	121,795		70.0	17	Jatofi-Foti
7. Nickolay Gusev	74,313	82,603		72.2	15	Vlad Basov
8. Bill Hayer	74,180	75,437		73.0	8	Rick Altig
9. David Iriye	73,193	98,157		68.5	23	David Cohen
10. Kevin Khadivian	65,832	95,084		69.1	14	Scott Smith

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$748,859	\$1,226,059		73.4	15	Durhon Oldham
* 2. Steven Greer	584,364	688,588		75.9	11	Durhon Oldham
* 3. Leslie Taylor	517,682	599,525		67.0	11	Geneser-Bitman
* 4. Lawrence Hauck	495,914	575,879		72.0	8	Steve Friedlander
* 5. David Iriye	468,027	530,634		68.5	23	David Cohen
6. John Baldo	418,180	488,439	80		15	Giglione-Brister
7. Ronald VanWoesik	415,241	477,313		69.2	12	Vlad Basov
8. Steve Foti	367,859	635,313		70.0	17	Jatofi-Foti
9. Jim Bianchi	355,592	445,486		70.8	10	Durhon Oldham
10. John McCreary	323,759	404,475		67.9	13	Furer-Whittinghill

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Timothy Cruise	Scott Smith	\$3,711.68
David Wang	Scott Smith	\$3,394.43
Matthew Wolfanger	Durhon Oldham	\$3,222.50
Robert Ulrich	Jatofi-Foti	\$3,119.93
John Rice	Jatofi-Foti	\$3,060.29
James Dattilo	Marc Zipper	\$3,038.13
Scott Remmey	Eric Giglione	\$2,858.62
Anthony Christman	Gary Bleier	\$3,737.78
Gaurang Pandya	Joshua Chalom	\$2,684.64
Al-Karim Walji	Rick Altig	\$2,615.78

Total Retention Bonus Paid Out: \$550,946.72 497 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$9,671.24
Paul Rumbuc	Durhon Oldham	\$8,495.39
Lawrence Hauck	Steve Friedlander	\$8,483.30
Steven Greer	Durhon Oldham	\$7,157.25
Bill Cook	Tom Williams	\$6,257.89
Jason Mollo	David Zophin	\$4,842.27
David Iriye	David Cohen	\$4,735.33
Nick Gusev	Vlad Basov	\$4,553.14
Keven Khadivian	Scott Smith	\$4,461.23
Steve Foti	Jatofi-Foti	\$4,280.35

Total Leadership Bonus Paid Out: \$165,718.04 90 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Rona Pileggi Spano	Scott Smith	\$4,409.46
Leo VanDenBussche	Rick Altig	\$2,250.90
Joseph Galusha	Durhon Oldham	\$2,234.21
Richard Meshulam	David Cohen	\$1,962.90
Robin Andrade	Giglione-Brister	\$1,681.38
Laurie Onasch	Joseph Manone	\$1,525.97
Brenda DiSomma	Eric Giglione	\$1,456.33
John Wilkinson	Geneser-Bitman	\$1,444.63
Parminder Sihota	Rick Altig	\$1,440.00
David Blaisdell	Rick Altig	\$1,128.24

Total PR Bonus Paid Out: \$32,262.12 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Introducing American Income's Lump Sum Cancer Insurance Plan

No one is immune to critical illness. That is why American Income developed the Critical Illness plan. In addition to that plan, we have also developed a Cancer plan. Of those individuals afflicted with critical illness, more than half have been diagnosed with cancer. In fact, more than one million people will be diagnosed with cancer this year alone. To find out more about why this particular coverage is so vital, read on.

If you or a family member is diagnosed this week with internal cancer or malignant melanoma, are you financially prepared? Do you know what types of expenses you will face?

What expenses will you face after a cancer diagnosis?

Medical Costs

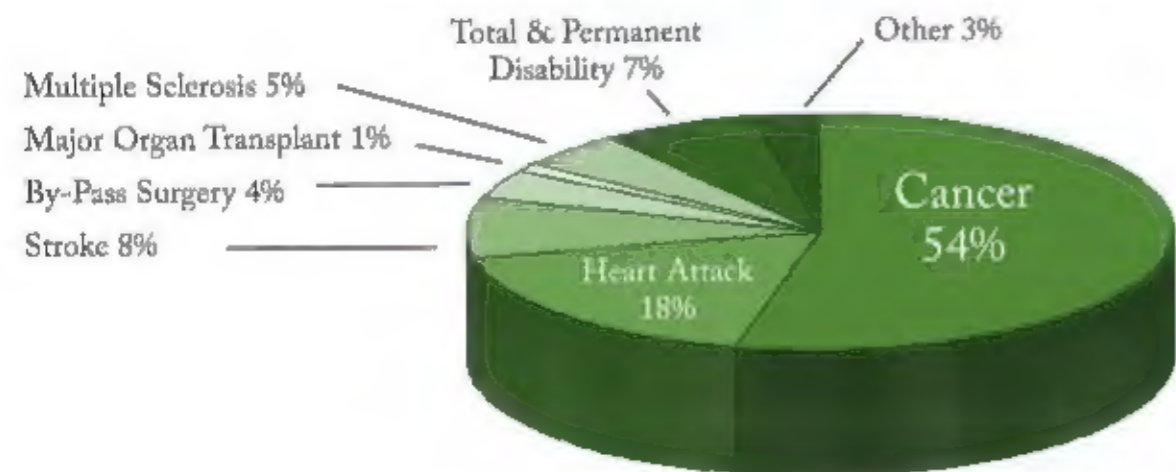
Second/third opinions
Cancer center treatments
Hospital copayments/deductibles
Surgeon/anesthesiologist fees
Radiation/chemotherapy costs
Outpatient treatment
Cosmetic/reconstructive surgery

Non-medical Costs

At home recovery care
Lost wages
Mortgage/car payments
Credit card problems
Child care
Travel expenses
Out-of-town lodging if treatment is in another city

What are the odds that you or a family member will be diagnosed with cancer? For men, it is a one in two lifetime risk; for women, it is a one in three risk.

Consider this sobering statistic: for every 100 claims submitted for critical illness, 54 of them will be cancer related.



Sources: American Cancer Society 2002
Health Care Study Group 2000

Our Solution. Lump Sum Cancer Insurance

American Income's Lump Sum Cancer plan is a limited benefit policy that provides for first diagnosis of cancer that first manifests itself after a 30-day waiting period. Upon written proof of the insured's first diagnosis, the policy pays a one-time lump sum benefit amount. The cash benefit is paid directly to the policyholder, who decides how to use the money. A covered person is limited to only one first diagnosis benefit. Coverage terminates upon payment of the benefit amount.

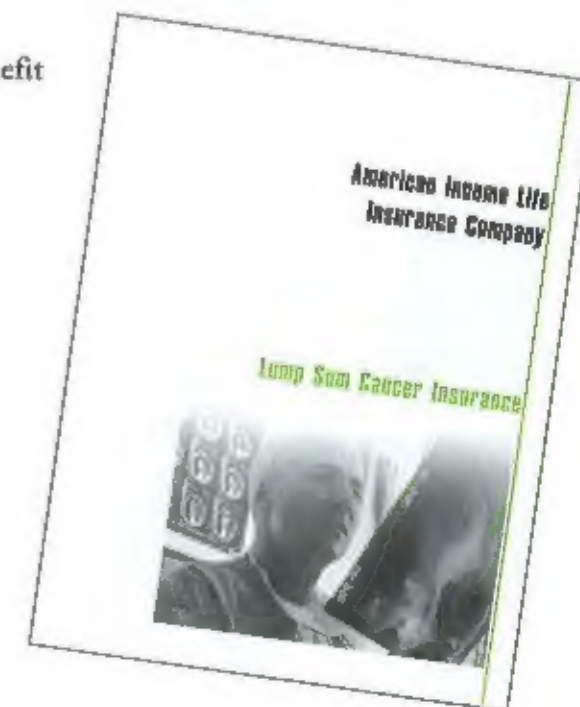
Policy Features:

- ◆ Choice of cash benefit amount: \$10,000, \$25,000 or \$50,000
- ◆ Issue ages 18 to 64
- ◆ Policy covers leukemia, Hodgkin's disease and forms of malignant growth positively diagnosed as cancer (Note: The following conditions are not considered cancer for the purposes of this policy. Skin cancer, carcinoma in situ, Stage I of Hodgkin's disease, Stage A prostate cancer and melanoma diagnosed as Clark's Level I or II)
- ◆ Benefits are paid directly to the policyholder unless otherwise indicated
- ◆ The policyholder decides how to use the money
- ◆ No physical exam required – a few health questions determine if you qualify
- ◆ No hospitalization required to receive benefits – only pathological proof of cancer is required
- ◆ Pays in addition to any other insurance
- ◆ Guaranteed renewable to age 80 or upon payment of benefit
- ◆ Benefit reduces by one-half at age 65
- ◆ Policy cannot be cancelled as long as premiums are paid on time
- ◆ Rates cannot be increased on an individual basis
- ◆ Choice of individual, single parent or family coverage

Available in states marked with an "X"

AL	X	FL	▼	ME	X	NH		PA	X	VT	▼
AK	X	GA		MD	▼	NJ		PR		WA	X
AZ	X	HI	▼	MA		NM	X	RI	▼	WV	X
AR	X	ID	X	MI	X	NY		SC	X	WI	▼
CA	▼	IL	X	MIN	▼	NZ	X	SD	X	WY	X
CN*	X	IA	X	MS	X	NC	X	TN	X		
CO	X	IN	X	MO	X	ND	X	TX	X		
CT	X	KS	▼	MT	▼	OH	X	UT	X		
DE	▼	KY	▼	NE	X	OK	X	VT	▼		
DC	X	LA	X	NV	X	OR	X	VA			

* Except PQ ▼ Pending



STATE GENERAL AGENTS



Larry Geneser & Brandon Geneser

Category I	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Geneser	\$330,101	\$123,600	267	\$395,519	80		\$1,726,251	\$865,200	200	\$2,188,751
Rick Allig	1,127,903	596,400	189	1,788,245		68.4	6,141,958	4,174,800	147	9,906,052
Durhon Oldham	297,183	164,400	181	437,611		74.2	1,671,223	868,400	250	2,323,329
Vlad Basov	189,797	123,600	154	255,509		70.0	884,766	865,200	102	1,256,099
David Cohen	253,151	192,000	132	410,230		71.0	1,278,875	1,344,000		2,111,658
Jatolt-Foti	192,096	180,000	107	356,215		68.6	1,078,876	1,260,000		1,962,992



Eric Giglione & David Briater

Category II	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Giglione-Briater	\$159,500	\$96,000	166	\$170,156		72.5	\$1,177,244	\$672,000	175	\$1,277,648
Tom Williams	126,357	84,000	150	210,526		67.8	565,974	588,000		1,253,616



David Zophin

Category III	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
David Zophin	\$97,961	\$66,400	143	\$127,280		80.5	\$407,884	\$478,800		\$619,689
Joseph Manone	87,881	68,400	128	178,015		73.0	443,116	478,800		1,055,433
Marc Morton	84,637	68,400	124	140,230		70.0	635,734	478,800	133	980,338
Vic Hancock	71,656	68,400	105	113,900		67.5	463,307	478,800		703,682

STATE GENERAL AGENTS



Steve Friedlander

Category IV	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Steve Friedlander	\$122,899	\$56,400	218	\$153,363		72.0	\$782,445	\$394,800	198	\$1,028,968
Bill Jennings	111,567	56,400	198	164,619		70.1	648,861	394,800	164	892,531



Marcellus Adams

Category V	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Marcellus Adams	\$62,105	\$44,400	140	\$67,192		70.9	\$384,501	\$310,800	124	\$401,869



Rick Allig & Ilija Orlovic

Category VI	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Allig-Orlovic	\$52,953	\$44,000	120	\$57,762		85	\$176,487	\$132,800	133	\$214,693

Public Relation – Ships



FROM THE DESK OF
Larry Strong
Senior Vice President
of Marketing

“American Income Life is dedicated to the proposition of serving and protecting families.”

When was the last time someone asked you what you did for a living? Chances are it has been awhile, but probably not as long as the last time you were asked, “Why do you do that for a living?”

I believe the “why” behind the “what” is critical to the very process of achieving success. More important, our belief system in “why” we do what we do fuels our desire to continue with what we do. The financial rewards we reap for successfully executing our mission – in this case as PR Representatives it is generating leads – may be fulfilling, but real lasting and meaningful success is driven by a higher purpose.

American Income is dedicated to the proposition of serving and protecting families. Too often, we lose sight of the reality that the manifestation of a lead, first conceived by your relationship building skills, is what bridges the Company to this commitment. If this is not a noble enough cause to “get excited” about, let’s take a quick second to remind ourselves how we effectively meet this proposition each and every day.

As a PR Representative for American Income, a lot of people are counting on you, and your dedication to going out and sharing our story with local labor unions and credit unions throughout the country. Your SGA’s ability to build and continue to grow your Agencies is directly impacted by your ability to establish and maintain successful relationships which ultimately produces leads. In turn, your lead production positions us to deliver our products and services through to the other half of our field force – our Producers.

The dreams of countless thousands have become reality through “opportunity unlimited.” Most recently, the testimony of the Producer of the year, Marlon Underwood, at our convention in Orlando reminded us, once again, how lives can be positively transformed through a relationship with American Income Life.

Make no mistake about the role you play as a PR Representative. You are not here to serve in the rear doing some menial duty. The front line is where you will be found, presentation in hand and TG at ready. Your continued commitment to the process of building relationships and producing leads is what ensures that future lives will be changing for the better – a noble cause indeed!

STRIKE!

This article was provided by George Farenthold, NILICO Public Relations. We all can learn a great deal from others, and here is what George had to say about helping striking union members in his community.

A famous personal coach said it best, “The quality of your life and your work will be based on the quality of the questions you ask yourself?” What questions came to mind when you hear the word *strike*?

Those of us who have spent our adult lives in the labor movement know that there once was a taboo word it would be *strike*. Forget about the obvious questions about the military, bowling, baseball or even venomous snakes. What we need to talk about is a union work stoppage. A *strike* relates to us, and our friends in labor. Knowing this, what kinds of questions does this bring to mind for our American Income and National Income field forces?

Let’s start with some stated basic principles: friendship, justice and equality. If we are truly the friend of labor we promote, then it stands to reason, if a friend is hurting we go to their aid. The age old labor maxim is, “An injury to one is an injury to all.”

As a friend, a vendor and a representative of labor, *strike*, to me, means it is time to really go to work! Most of us in the modern labor movement would say it is campaign time, or rather it is time to take action. So, for me, the immediate question becomes, “What can we do now to help our friends on strike?”

The obvious thing to do is show our visible support and join the picket line. However, true support should be more than just visible. Bring bottled water, bring an attitude of support, listen, walk and talk. This is your time to make a really important impression. Listen to these members. Understand their issues, get to know the reasons these individuals voted to stop working. I assure you it was a gut-wrenching decision for them. This is a time to empathize and be compassionate. This is the time to clean up and clear out the SGA’s food bank. Maybe not all of it, but get some canned food to the picket line. Someone could probably use it, and someone else will know you care. Don’t worry about who or when, just bring it and leave it with the leadership.

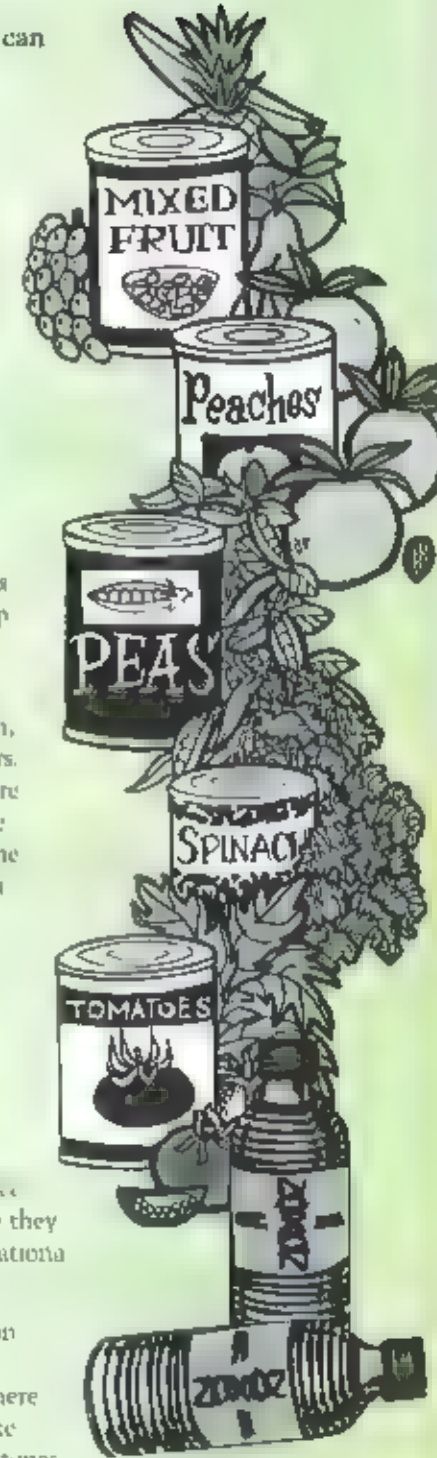
Once you have identified the leader, find out what else they need and what they want. Want and need are two very important words but different things entirely. Make the distinction and, whatever it takes, help them get what they need. If you can, maybe you can help with their wants, but be practical.

You can do something. Don’t delay. Do it today an important relationship is at stake if you don’t!

At our Agency’s monthly meeting I take advantage of that meeting time. I ask Producers to help to increase food bank contributions, and I invite them to the next strike event. I can only hope they too will join in and show up on the line, but if they don’t that is okay too because they know National Income’s Public Relations forces will be there on their behalf.

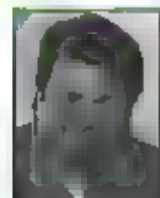
I also take the opportunity at our monthly meeting to ask for monetary donations. Any donation will help feed striking families another week and maybe the week after that. We provide these donations under the auspices of the local union and the central labor council, but they know where it comes from – real brothers and real sisters standing strong together for justice on the job. Take them, and your job, to heart. We need them more than they need us, but this is one of the few times you can remind them you really are on their side.

I love to help these folks because they are my folks – they are your folks. Go now. Go to work and help somebody. What career could be any better?

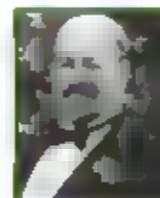




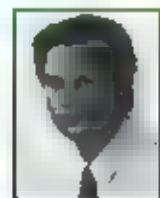
Debbie Enstedt
Winnipeg, MB



Joseph Galusha
Rochester, NY



Leo VanDenBussche
Winnipeg, MB



Mario Soljan
Auckland, NZ



Laurie Onasch
Menomonee Falls, WI



Jenny Williams
Redmond, WA



Susan Fuldauer
Indianapolis, IN

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	26,470	Rick Altig
2. George Farenthold	10,097	Durhon Oldham
3. Charles Hill	3,580	Jatoff-Foti

All-Time PR Card Production Record

Month: 18,960 cards Anthony Gentr

Category	No. Cards	SGA
1. Joseph Galusha	8,787	Durhon Oldham
2. Leo VanDenBussche	8,346	Rick Altig
3. Robin Andrade	6,484	Giglione-Brister
4. Rona Pileggi Spano	3,667	Scott Smith
5. George Farenthold	2,756	Durhon Oldham

Category	No. Cards	SGA
1. Mario Soljan	3,260	Steve Friedlander
2. Laurie Onasch	2,598	Manone & Altig
3. Anne Bowyer	1,864	Akers & Altig
4. Irene Rurycz	1,791	James Surace
5. Malka Arony	1,539	Steve Hartman

All-Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category	Groups	SGA
1. Jenny Williams	13	Rick Altig
2. Susan Fuldauer	11	Mark Hancock
2. Jaime Medbo	11	Phillips Jennings
3. Becky Cutler	10	Bill Jennings
3. Kenneth Lett	10	Alan Jennings

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	149,689	Rick Altig
*2. Richard Meshulam	32,868	David Cohen
3. Charles Hill	30,424	Jatoff-Foti

All-Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	27,033	Scott Smith
*2. Richard Meshulam	19,837	David Cohen
*3. Brenda DiSomma	19,210	Erio Giglione
4. A. Wa	17,861	Joshua Chalom
5. David Biasdeit	17,468	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	15,216	Manone & Altig
*2. John Wilkinson	13,114	Geneser-Bitman
*3. Malka Arony	12,368	Steve Hartman
4. Brenda Swecker	10,658	Chris Lafond
5. Irene Rurycz	9,885	James Surace

All-Time PR Group Production Record

YTD: 514 groups Darrell Dorey

Category C	Groups	SGA
*1. Susan Fuldauer	42	Mark Hancock
*1. Donald Spohn	42	Marc Morton
*2. Becky Cutler	40	Bill Jennings
3. Richard Case	37	James Surace
3. Kenneth Aitzer	37	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

DISCOVER PARADISE



ATLANTIS

THE LOST CITY OF THE ATLANTIC



Qualifiers

Rona Pileggi Spano	\$4,409.46
Leo VanDenBussche	\$2,250.90
Joseph Galusha	\$2,234.21
Richard Meshulam	\$1,962.90
Robin Andrade	\$1,681.38
Laurie Onesch	\$1,525.97
Brenda DiSomma	\$1,456.33
John Wilkinson	\$1,444.63
Parminder Sihota	\$1,440.00
David Blaisdell	\$1,128.24
Susan Fuldauer	\$963.70
Mario Soljan	\$910.28
Becky Cutler	\$767.93
Robin Denham	\$717.00
Jacqueline deVooght	\$679.91
Brenda Swecker	\$603.84
Anne Bowyer	\$505.00
Irene Rurycz	\$500.67
Frances Christie	\$491.48
George Farenthold	\$468.81
Cheryl Cook	\$461.80
Erica Dalager	\$366.70
Lou Nell Busby	\$365.40
Jennifer Opra	\$356.29
Shannon Walker	\$354.47
Jaime Midtbo	\$350.06
Jenny Williams	\$334.40
Joseph Ward	\$328.40
Kerri-Ann Tambarello	\$322.20
Al Wall	\$321.69
Vivian Dwyer	\$318.20
Malka Arony	\$317.80
Mark Gagliardi	\$258.21
Donald Spohn	\$251.91
James Tasker	\$223.83
Susan Kelleher	\$219.78
Kenneth Altizer	\$202.50
Cynthia Lebrun-Yaffe	\$198.00
John Molina	\$195.48
Robert Dalley	\$189.12
Bernard Wendekler	\$183.24

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER



TOTAL
\$32,262.12

LEADERSHIP BONUS

July Bonus Qualifiers

Jim Bianchi \$9,671.24	Joshua Goodman \$2,980.73	Matthew Wood \$1,277.40	Christopher Benjamin \$635.77	Kobie Samuels \$321.29
Paul Rumbus \$8,495.39	Erik Graham \$2,792.98	Samuel James \$1,203.09	Arthur Greene \$618.17	Cheryl Anderson \$318.86
Lawrence Hauck \$8,483.30	Doreen Ryan-Foli \$2,661.32	Jim Read \$1,191.09	John Burnett \$608.23	Michael McDonald \$312.97
Steven Greer \$7,157.25	John Baldo \$2,640.12	Leslie Taylor \$1,157.33	Stefan Reynolds \$553.80	Scott Georger \$290.73
Bill Cook \$6,257.89	Tracy McNellan \$2,607.03	Melanie Cohen \$1,045.16	Jerald Muhammad \$516.96	Lori Boynton \$286.14
Jason Mello \$4,842.27	James Bailey \$2,573.34	Abraham Kim \$1,040.67	Rebecca Dunwoodie \$459.68	Allred O'Connor \$280.57
David Iriya \$4,735.33	Kent Booze \$2,570.40	Elaina Bosco \$1,011.06	Jarrod Taylor \$425.79	Karl White \$279.66
Nick Gusev \$4,553.14	Michael Kolasa \$2,532.92	Lorena Barriere \$1,009.34	Saeideh Nessar Ali \$423.14	Maurice Davies \$274.86
Kevin Khadivian \$4,461.23	Keith Zabrocki \$2,409.06	Linda Banknecht-Nicks \$962.69	Matthew Wollanger \$398.29	Christine Hartman \$269.98
Steve Foli \$4,280.35	Thomas Young \$2,335.02	Mary Ann Gaelic \$930.16	Robert Morrison \$397.03	Jeffrey Ahern \$264.91
Marc Rosen \$4,095.33	David Mah \$2,314.30	Andrew Fike \$856.14	Jason Anderson \$396.65	Larry Lozano \$264.03
Patrick Duray \$3,985.68	Eldridge Hayden \$2,133.36	Carey Thompson \$812.18	Jeremy Pilotte \$385.77	Andrew Scott \$230.25
Greg Partee \$3,750.63	Vadran Pipinic \$1,845.73	Robert Dunn \$803.02	Brenden Deiermann \$368.53	Mark Reddington \$199.30
Tomas Thundiyil \$3,657.39	Roger Geering \$1,827.79	Lewis Prochnau \$794.73	Anthony Scavera \$358.09	Jason Crain \$197.04
Theodore Pappas \$3,303.37	Kevin Surles \$1,677.94	Peter Koch \$778.33	Edwin Flores \$346.88	
Camy Smith \$3,199.55	Fernando Amorim \$1,620.99	Eric Tullobene \$706.52	Joseph Snegon \$341.65	
Bill Hayer \$3,118.61	Steve Brooks \$1,609.18	Eric Hoen \$692.21	Jeremiah Vecs \$338.68	
Ron VanWoesik \$3,106.59	John McCreary \$1,403.29	Michael Harby \$680.54	Roddy Yamachika \$336.44	
Steven Jakubczak \$3,039.22	Melinda-Rae Lyse \$1,369.14	Hal Herman \$640.89	Garrett Marrero \$326.95	

Total \$165,718.04

RETENTION BONUS

QUALIFIER

Timothy Cruise
David Wang
Matthew Wolfanger
Robert Urelich
John Rice
James Dattilo
Scott Kemmy
Anthony Christman
Gaurang Pandya
Al-Muam Walji
Wanda Duraisami
Marlon Underwood
Russell Morris
Rusty Jewell
Sharon Zalut
Preeti Salgal
Thomas Reddick
Nadia King
William Heath
Bret Fels
Gregory Sizd
Jennifer Baron
Robert Dixon
Kenneth Madden
Bryan Gillespie
Michael Perkins
Dimitri Gault
Victor Quimron
Gimulby Collier
Maria Espinoza
Chris Brent
Francis Polce
Emmanuel Fantoli
Mark Meier
Daniel Puhlichio
James March
Kobie Samuels
Rajay Arora
Lea Sono
Noben Sobersones
Terry Sullivan
Kachel Arenas
Mary Ann Gaeli
Eronne Hernandez
Michael Kufasa
Linda Amante
John Thomas
Bruce Jones
John Franklin
Ron Friedlander
Roy Glover
Tim Molitor
Lance Brown
Gerardo Leon
Scott Shirk
Jinshou Zhao
Steven Strong
Kevin Wardall
Stelan Reynolds
Jean Marc Louis
Berrence Ford
Steve Polodenas
Karlton Roberts
Hal Herman
Christopher Blaker
Kurti Camenzind
Alfred O'Connor
Kene Sheir
David Thornton
Eric Tuteobane
Carl Boldon
Robert Ward
Michael Snow
Loren Cardwell
David Samalin
Dana Spolin
Herivel Penhiz
Allen Green
Joshua Co
Upinder Bhander
Cristina Simoa
Karen McQuoid
Douglas Zegby
Byron Fletcher
Michael Saracino

AGENCY

Scott Smith
Scott Smith
Durlon Oldham
Jatoh-Foi
Jatoh-Foi
Marc Zipper
Eric Gaglione
Gary Bivier
Joshua Chalom
Rick Ahlg
Rick Ahlg
Scott Smith
Marc Zipper
Nick Mikowski
Mars Poyton
Joshua Chalom
Kevin Pawlowski
Alig-Orlovic
Mark Hancock
Eric Neal
Gregory Sizd
Tom Williams
Scott Smith
Jatoh-Foi
Eric Gaglione
Jatoh-Foi
Rick Ahlg
Jatoh-Foi
Marc Monton
Steve Harpman
Rick Ahlg
Rick Ahlg
David Cohen
Gary Bivier
Scott Smith
Vlad Basov
Scott Smith
Rick Ahlg
Gaglione-Brister
Jatoh-Foi
Geneser-Geneser
Rick Ahlg
Steve Friedlander
David Cohen
Maet Blumert
Nick Ahlg
Chris Lafond
Rick Ahlg
David Cohen
Eric Gaglione
Shashi Parikh
Rick Ahlg
Lance Brown
Gerardo Leon
Scott Shirk
Nick Ahlg
Durlon Oldham
Gary Bivier
Steve Friedlander
Eric Gaglione
Eric Gaglione
David Zephan
Eric Gaglione
Durlon Oldham
Marc Zipper
David Cohen
Durlon Oldham
Nick Ahlg
Wes Elder
David Cohen
Durlon Oldham
Scott Smith
Geneser-Birman
Rick Ahlg
Marc Maxton
Eric Gaglione
Alig-Orlovic
Jatoh-Foi
Eric Gaglione
Geneser-Birman
Rick Ahlg
Giglione-Brister
Steve Friedlander
Joshua Chalom
Guy Roselle
Durlon Oldham

\$7,711.68
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QUALIFIER

Christine Bartram
Eric Gunn
Susan Schweitzer
Claudia Rodriguez
Patrick Lums
Jason Caples
Agnis Morris
Patrick Rowland
Robert Boyer
Tommy Houser
Richard Miller
David Ackerman
Jose Zmitrovich
Kudney Mon
Isuro Daisi
Kris Bazzon
Paramjit Langha
Horace Johnson
Eric Lezak
Bradley Kintzid
Barry Deardoff
Larry Makie
Robert Rile
James Palmes
Dennis Poshon
Robert Kingham
Ryan Hungeate
Jose Sanchez
Pamela Drury
Nicky Guist-witz
Glen Clark
Kevin Appasamy
Alfred Brenner
Shuman Lane
Mark Reddington
Chris Hernandez
Daniel Hine
Shelene Coody
Peter Athas
Dyan Gonzalez
David Faraway
David Shee
Robert Harris
Fernan Oliveira
Mardene Wild
Francisco Ponce
Michael McGinnis
Malic Tafel
Vincent Gore
James Meyer
John Harris
William Burbank
John McGrath
Anthony Owens
Adam Cross
Tony Sutton
Lynn Erickson
Michelle Lusk
Dae Lewis
Christopher Fave
David Long
Omniy Gundarak
Mark Polte
Martin Waynich
John Tuffari
Richard Spicer
Joan Schottman
Wes Elder
Elaina Bosco
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Ronald Cook
Susan Bergh
Ted Schilling
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Tammie Hall
Julie Willis
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Jenny Wallin
Bumbe Christensen
Anthony Connolly
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Keith Campbell

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Al Shalrak
Rick Ahlg
Jatoh-Foi
Geneser-Geneser
Durlon Oldham
Eric Gaglione
David Zephan
Eric Gaglione
Durlon Oldham
Tom Williams
Eric Gaglione
Marc Blomert
Rick Ahlg
Eric Gaglione
Rick Ahlg
Rick Ahlg
Ken Williams
Al Shalrak
Rick Ahlg
Eric Gaglione
David Zephan
Vic Hancock
Nick Mikowski
Jim Sorace
Robert Kingham
Furn-Whittinghill
Scott Smith
Vic Hancock
Matt Blomert
Jim Sorace
Kevin Ahlg
Jatoh-Foi
Nick Mikowski
Durlon Oldham
Scott Smith
Eric Gaglione
Alig-Maxton
Gleb Ostrowsky
David Zephan
Nick Ahlg
Eric Gaglione
Pete Jones
Joshua Chalom
Rick Ahlg
Matt Blomert
Durlon Oldham
Rick Ahlg
Nick Mikowski
Geneser-Birman
Robert Hughes
Durlon Oldham
Rick Ahlg
Nick Mikowski
Nick Ahlg
Bill Jennings
Geneser-Geneser
Geneser-Geneser
David Cohen
Jim Sorace
Rick Ahlg
Durlon Oldham
Geneser-Birman
Vlad Basov
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Nick Ahlg
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Nick Ahlg
Alig-Maxton
Eric Gaglione
Steve Friedlander
Tom Williams
Rick Ahlg
Geneser-Geneser
Eric Gaglione
Bill Jennings
Rick Ahlg
Durlon Oldham
Ethan Oldham
Geneser-Birman
Matt Blomert
Vlad Basov
Vlad Basov
Byrne Leonard
Eric Neal
Byrne Leonard
Joseph Manone
Tom Williams

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QUALIFIER

Marcus Baurista
Jason Lausar
Leandrew Alexander
Robert Maxton
Anzlika Yasulima
Ronald Laskey
Cyni Desrosiers
Samuel Christmas
James Schneider
Imvan Sati
Rebecca Francis
Fletcher Watson
Samuel Cohen
Pete Novellino
Kevin Haines
Jeffrey Mercer
Bradley Kulk
Jonathan Bianco
Alan Ishmaizian
Thomas Holstein
Bertram Feldman
Tim Smith
Robert Russo
Hugo Best
Chris Cummings
Travis Vandenbergie
Jim Head
Warren Miller
Pat Alawi
Paul Hill
George Storge
Justin Brandt
Christopher Benjamin
Diane Caballero
Michael Thomas
Anthony Welt
Kinney Lewis
Julie Apathisman
Madlyn Woodyard
Shawan Sawney
Pat Longenderer
Brian Joseph
Renald Gurovy
Roger Tsuka
Scott Jordan
Peter Lapworth
Harrison Kurasaki
Gregory Drake
Anthony Scavera
Frederic Vos
Evelyn Elstak
Tina Ray-Will
Steve Debert
Guy Gondezom
Terry O'Leary
Bibi Victory
Joseph Moore
Joseph Habreb
Alec Friedman
Nikola Edmonson
Frank Sommers
Roger Hutz
Rebecca Moffat
Robert Tierney
Danielle Holmes
Steven DeSoro
Yennelle Uraou
Pete Lars
Yanessa Kanaan
Nighateria Johnson
Daniel Limon
Dustin Miller
Stephanie Sharp
Ben Drizo
Darren Howard
Michelle Mileks
Juan Fortobanco
Brian Tanguer
Christopher Tamanni
Nathaniel Wiggas
Gavin Linton
Patrick Fowler
Kenny Murray
Scott George
Tom Tolowick

AGENCY

Giglione-Brister
Marc Zipper
Bill Jennings
Al Shalrak
Rick Ahlg
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Joshua Chalom
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Eric Gaglione
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Tom Williams
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Vlad Basov
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Eric Gaglione
Steve Friedlander
Maet Blumert
Joshua Chalom
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Durlon Oldham

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\$1,007.56
\$1,007.30
\$1,002.66
\$1,002.39
\$1,001.56
\$1,000.21

RETENTION BONUS

QUALIFIER

Omar Hashimi
Benajah Prior
Keith Cornwell
Maurice Davies
Stephen Flecker
Shaun Forbes
David Jennings
Alan Gilbert
Zin Seung
Belinda Harris
Kenseth Bell
Russell Lewis
Stephen Perotti
Michael Jones
Nathan Schwartzburg
Kevin Leonard
John Threadgill
Marc Becker
Darlene Cadet
Joshua Floyd
Edward Kirschenbaum
Jeselin Mane
Janis Humphries
Ronald Trombetta
Brian Hugel
Aldington Russell
Hrach Krikorian
Yanessa Christian
Larven Penmore
Brian Doherty
Ron Parpara
Matthew Modis
Harpreet Gaural
Brian Gruenwald
Kater Ahwaby
Joshua Wise
Lynda Young
Anthony Whitehair
Eric Barber
Alejandro Ruiz
Rodney Ward
Mark Altman
Thomas Alligood
Christopher Phillip
Thomas Zeller
Kent Bozse
Douglas Skappak
James McAllister
Jerald Muhammad
Ryan Curtis
William Ahnu
Samson Abdulahi
Linda Weinbaum
Richard Erving
Robert Cosgrove
Ronald Marx
Brian Quinn
Clifford Long
Anthony Cesare
Alan Crystal
Chris Georgalidis
Tera Sims
Rebecca Dunwoode
Catharine Wood
Michael Bedard
Michael Pellicciola
Eric St. Maria
Angus Turner
Richard Cozza
Marlujo Perakis
Catherine Clarke
Drew Pirson
Heather Fawcett
Cherry Nichols
David Williams
Wai-ming Wong
Joseph Coarney
Hack Bell
Bryan Johnson
Karen Eby
Gary Church
Sandra Brueger
Ray Landry
Rodolfo Solis
Douglas Coone

AGENCY

Jacolt-Fox \$992.71
Nick Allig \$991.02
Mark Hancock \$918.00
Steve Friedlander \$914.91
Eric Gigliome \$954.42
Steve Friedlander \$951.41
Durham Oldham \$941.00
Scott Smith \$934.89
Joshua Chafom \$927.28
Scott Smith \$925.59
Nick Mikowski \$922.96
Durham Oldham \$922.20
Jacolt-Fox \$918.42
Geneser-Birman \$918.03
Scott Smith \$917.04
Scott Smith \$913.00
Eric Gigliome \$909.12
Eric Gigliome \$908.91
Gigliome-Briser \$908.44
David Zophin \$907.05
Eric Gigliome \$906.06
Gigliome-Briser \$905.28
Rob Bales \$904.12
Chris Lalond \$902.94
Jacolt-Fox \$902.52
Eric Gigliome \$902.46
David Cohen \$901.89
Geneser-Geneser \$900.23
Scott Smith \$899.63
Jacolt-Fox \$899.46
Rick Allig \$895.21
Marc Epper \$894.00
Rick Allig \$891.95
David Cohen \$888.27
Tom Williams \$887.82
Rick Allig \$886.74
Joseph Manone \$882.54
Furer-Whittinghill \$880.54
Geneser-Geneser \$878.10
Scott Smith \$877.80
Bill Jennings \$875.04
Shashi Parekh \$874.82
David Cohen \$874.74
Vic Hancock \$873.99
Vlad Basov \$873.33
Joseph Manone \$869.49
Tom Williams \$868.55
Vic Hancock \$864.10
Rick Allig \$862.82
Steve Friedlander \$855.59
Eric Gigliome \$853.16
Jacolt-Fox \$850.00
Scott Smith \$846.34
Marc Epper \$844.10
David Cohen \$843.44
Geneser-Geneser \$843.55
Tom Williams \$842.93
Eric Gigliome \$843.72
Scott Smith \$837.89
Eric Gigliome \$836.99
Scott Smith \$835.35
David Zophin \$834.90
Vlad Basov \$834.57
Nick Allig \$834.33
Eric Gigliome \$822.59
Scott Smith \$822.22
Nick Allig \$819.05
Bill Jennings \$826.96
Scott Smith \$825.84
Steve Friedlander \$822.20
Rick Allig \$818.40
Rick Allig \$818.15
Matt Blumert \$809.93
Rick Allig \$805.24
David Cohen \$801.11
Joseph Manone \$802.34
Alan Jennings \$798.82
Geneser-Birman \$797.16
Scott Smith \$770.40
Jacolt-Fox \$773.54
Geneser-Birman \$700.71
Gleb Ostrovsky \$700.66
Eric Neal \$687.59
Scott Smith \$694.81

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Richard Smoleky
James Scallings
Francisco Perez
Byle Reed
Corey Bente
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Michael Macartney
John Vargas
Harold Buck
Joseph Hapig
Linda Wilson
Syeda Najiruddin
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Cris Gerhardt
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Edu Souza
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Michael Rosenberg
Michael Cooper
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Kevin Gallagher
Pauline Skehan
Erica Bonds
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Linda Williams
David Thompson
Paula Cozzetta
Heather Byrne
Linda Roberts
Dennis Johnson
Marcel Amador
Stacy Turk
Derrick Cook
Lauren Geyer
Jesse MacBain
Timothy Howard
George Hine
James Sybas
Herman Libman
Richard Phillips
Kandy Darling
Joseph Williams
Lawrence Liggert
John Post
John Bradley
Teri Dunwanz
Bryles Eilon
Nandi Bailey
Randall Morse
Jason Whelan
Marvin Karcisz
Michael Rehner
Tasov Rosenber

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Rick Allig \$696.69
Geneser-Birman \$693.46
Rick Allig \$692.75
Geneser-Geneser \$690.51
Jacolt-Fox \$688.51
Geneser-Geneser \$687.87
Tom Williams \$687.81
Eric Gigliome \$686.94
Eric Gigliome \$686.19
Vlad Basov \$684.51
David Cohen \$681.85
Nick Allig \$681.80
Vlad Basov \$680.49
Eric Gigliome \$680.40
Geneser-Geneser \$680.36
Nick Mikowski \$678.15
Robert Smith \$677.97
Durham Oldham \$672.57
Ali Shabrak \$672.33
Nick Mikowski \$670.32
Geneser-Geneser \$669.87
Scott Smith \$669.27
Geneser-Birman \$665.21
Scott Smith \$664.26
Bill Jennings \$662.97
Durham Oldham \$660.57
Rick Allig \$658.84
Vlad Basov \$657.63
Steve Friedlander \$656.94
Scott Smith \$655.77
Rick Allig \$655.29
Joshua Chafom \$654.42
Geneser-Birman \$654.00
Nick Mikowski \$651.69
Vlad Basov \$650.22
Eric Gigliome \$649.77
Steve Friedlander \$648.51
Matt Blumert \$646.80
Rick Allig \$646.55
Tom Williams \$644.34
Rick Allig \$641.86
Nick Mikowski \$643.83
Rick Allig \$641.67
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Eric Gigliome \$640.92
Ali Shabrak \$640.23
Durham Oldham \$639.40
Rick Allig \$638.82
Eric Gigliome \$638.43
Rick Allig \$637.35
Durham Oldham \$635.22
Eric Gigliome \$634.65
Steve Friedlander \$633.65
Geneser-Geneser \$633.09
Jim Inarce \$632.76
Durham Oldham \$631.53
Geneser-Birman \$630.86
David Cohen \$630.10
Rick Allig \$629.52
Rick Allig \$629.37
Williams-Williams \$627.81
Rick Allig \$627.57
Marc Horton \$624.54
Gleb Ostrovsky \$624.21
Marc Epper \$622.84
Eric Gigliome \$622.32
Durham Oldham \$621.85
Elyene Conrad \$620.82
Eric Gigliome \$617.70
Durham Oldham \$617.25
Chris Lalond \$616.91
Rick Allig \$615.37
David Zophin \$615.24
David Zophin \$615.21
Durham Oldham \$614.85
Scott Smith \$614.43
Scott Smith \$613.35
Rick Allig \$612.78
Rick Allig \$611.49
Gleb Ostrovsky \$611.13
Scott Smith \$609.61
Vlad Basov \$608.30
Nick Mikowski \$608.73
Eric Gigliome \$607.20
Eric Gigliome \$606.15

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Isabella Parlatore
James Larkin
Ryan Smithfield
Simon Rowland
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Jeth Whitworth
Lee Wang
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Shampoo Hall
Orest Ogasawara
Kevin Surles
Dennis Yere
Brian Simets
Alfred Delgado
Dominick Leone
Mike Cameron
Howard Wilson
Frank Silvera
Christopher Clark
Geoffrey Hill
Igor Jurgens
Dor Inoung
Marjorie Long
Reneth Medina
Ann Marie Hayward
Linda Stephens
Andrea Johnson
Richard Delongis
Theodas Lovelace
Christina Tang
Leslie Bernard
Scott Florin
William Johnson
Lorenzo Smith
Nelson Harper
Paul Fryer
Kermit Holmes
Latisha Woodhouse
Benjamin Phillips
Teri Parry
Timothy Meyer
Brian Harjorbanks
J Lewis Hammond
Hope Lea
Gartan Arora
Carolyne Cotton
Craig Pedersen
Kimberly Taylor
Hickey Boris
Jewey Schramm
George Nussard
Scott McCloskey
Oswald Sherman
Louis Costa
Tung Truong
Derek Perez
Ernesto Conder
Charles Fennie
David Howe
Ronald Jackson
Mark White
Aden Johnson
Thema Smidke
Charles Lam
Stephen MacDonald

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Durham Oldham \$605.47
Scott Smith \$604.00
Steve Friedlander \$604.68
Rick Mansfield \$603.84
Marc Zepner \$603.82
Williams-Williams \$602.79
Alan Jennings \$601.14
Scott Smith \$600.89
Alan Jennings \$599.73
Vic Hancock \$598.79
Rick Allig \$598.41
Geneser-Birman \$597.69
Eric Gigliome \$597.30
Rick Allig \$597.15
Vic Hancock \$595.59
Bill Jennings \$595.17
Robert Hughes \$594.99
Rick Allig \$594.48
Rick Allig \$593.61
Joseph Manone \$591.87
Rick Allig \$591.45
Vlad Basov \$590.85
Rick Allig \$590.64
David Emilian \$590.60
Geneser-Geneser \$590.50
Geneser-Geneser \$589.47
David Cohen \$588.34
Eric Gigliome \$588.17
Steve Friedlander \$585.26
Steve Friedlander \$584.67
Eric Gigliome \$584.43
Rick Allig \$583.62
Durham Oldham \$583.50
Rick Allig \$582.78
Marc Zepner \$581.83
Chris Lalond \$581.40
Jacolt-Fox \$580.86
Ann Marie Hayward \$579.72
Eric Gigliome \$579.57
Rick Allig \$579.18
David Cohen \$578.73
David Cohen \$577.92
Eric Gigliome \$577.68
Durham Oldham \$577.00
Scott Smith \$576.72
Ali Shabrak \$576.12
Shashi Parekh \$576.42
Geneser-Birman \$576.15
Marcelus Adams \$576.40
Scott Smith \$575.04
Shashi Parekh \$574.69
Gleb Ostrovsky \$574.75
Geneser-Geneser \$574.50
Allig-Marys \$573.94
Rick Allig \$573.79
Scott Smith \$573.49
Eric Gigliome \$573.34
Rick Allig \$573.44
Robert Smith \$573.14
Marcelus Adams \$573.02
Durham Oldham \$573.87
Scott Smith \$573.75
Scott Smith \$573.42
Rick Allig \$572.89
Chris Lalond \$572.29
Mark Hancock \$572.10
Eric Gigliome \$570.41
Vlad Basov \$569.86
Geneser-Geneser \$569.20
David Cohen \$568.27
Durham Oldham \$567.64
Furer-Whittinghill \$567.31
Eric Gigliome \$566.50
Steve Friedlander \$566.11
Vic Hancock \$564.76
Eric Gigliome \$564.31
Ali Shabrak \$564.20
Joshua Chafom \$563.08

Total Bonus Paid Out
\$557,529.44